

## **STATE PROVIDED LIFE INSURANCE**

**12/1/2006**

**Q. What types of life insurance are available to State employees?**

A. State employees are covered by a State-paid term life insurance plan for \$25,000 in the event of death. The premium for this insurance is paid by the State. Public Employee's Health Plans (PEHP) is the administrator of the term life insurance plan.

If an employee wishes to purchase additional life insurance on themselves, their spouse, and/or their dependents, they may do so through PEHP's Group Term-Life Insurance Program. Levels of coverage and premium rates are outlined in the Term-Life Insurance handbook provided to employees each year during open enrollment and to new employees at their time of hire. Employees may also contact PEHP directly for additional information.

PEHP

560 E 200 S

Salt Lake City, UT 84102-2099

(801)366-7555 or (800) 753-7347

[www.pehp.org](http://www.pehp.org)

**Q. When I leave State employment will I have the option to purchase term life insurance?**

A. When you leave State employment you will have the option to purchase 25% of the insurance that the State had provided to you before termination.

**Q. If I purchase term life insurance after my termination will my premiums be based on group rates?**

A. No, the premium rates will be based on an individual plan and will therefore be more expensive.

**Q. If I wish to purchase term life insurance after my termination will I have to complete a health statement and possibly have a physical?**

A. If you had State paid term life insurance at the time of your termination you have already gone through underwriting and a health statement and physical are not needed. This is the reason why some terminating employees choose to purchase the insurance themselves, even at the greater expense, as they may not qualify under a different plan due to health concerns.

**Q. If I choose to purchase the term life insurance after my termination, how will I pay my premiums?**

A. PEHP will send you an invoice for the premiums. As with any insurance policy, the premiums must be paid for the policy to remain in force.